

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Mary Ann Bright
Gerald M. Bright
DebtorsCase No. 14-17570-mdc
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 14

Date Rcvd: Jan 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2018.

db/jdb +Mary Ann Bright, Gerald M. Bright, 509 Tasker Avenue, Norwood, PA 19074-1322
 13391799 +MOHELA/Dept of Ed, 633 Spirit Dr, Chesterfield MO 63005-1243
 13758976 +MidFirst Bank, 999 Northwest Grand Blvd., Oklahoma City, OK 73118-6051
 13416293 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jan 27 2018 01:41:07 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 27 2018 01:40:07
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 27 2018 01:40:57 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13513296 +E-mail/Text: bncmail@w-legal.com Jan 27 2018 01:40:48 ALTAIR OH XIII, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13394444 EDI: AIS.COM Jan 27 2018 01:28:00 American InfoSource LP as agent for, Spot Loan,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13464279 +E-mail/Text: bncmail@w-legal.com Jan 27 2018 01:40:48 CERASTES, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13396062 +EDI: TSYS2.COM Jan 27 2018 01:28:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13464012 EDI: PRA.COM Jan 27 2018 01:28:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13422946 EDI: Q3G.COM Jan 27 2018 01:28:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13416142 EDI: AGFINANCE.COM Jan 27 2018 01:28:00 Springleaf Financial Services, PO Box 3251,
 Evansville, IN 47731

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2018 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor CitiMortgage, Inc. paeb@fedphe.com
 BRIAN CRAIG NICHOLAS on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 CRAIG H. FOX on behalf of Creditor Springleaf Financial Services of Pennsylvania, Inc.
 bankruptcy@foxandfoxlaw.com, cfox@foxandfoxlaw.com; foxandfoxattorneysatlaw@gmail.com
 JEROME B. BLANK on behalf of Creditor CitiMortgage, Inc. paeb@fedphe.com
 JOSEPH ANGELO DESOYE on behalf of Creditor CitiMortgage, Inc. paeb@fedphe.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor CitiMortgage, Inc. bkggroup@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor MidFirst Bank bkggroup@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 MATTEO SAMUEL WEINER on behalf of Creditor MidFirst Bank bkggroup@kmlawgroup.com
 REBECCA ANN SOLARZ on behalf of Creditor MidFirst Bank bkggroup@kmlawgroup.com
 ROBERT H. HOLBER on behalf of Debtor Mary Ann Bright rholber@holber.com
 ROBERT H. HOLBER on behalf of Joint Debtor Gerald M. Bright rholber@holber.com

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 14

Date Rcvd: Jan 26, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

THOMAS I. PULEO on behalf of Creditor MidFirst Bank tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 15

Information to identify the case:			
Debtor 1	Mary Ann Bright		
	First Name	Middle Name	Last Name
Debtor 2	Gerald M. Bright		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 14-17570-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary Ann Bright

Gerald M. Bright

1/25/18

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.